



2025 Florida Legislative Session

Lawmakers passed new legislation aimed at improving condo safety, transparency, and financial accountability. Most provisions take effect July 1, 2025, with some records requirements beginning January 1, 2026.

As a board member, it's important to understand how new laws could affect your responsibilities, your manager, and your community. Here are the key takeaways from Florida's 2025 legislative session.



Property managers must be properly licensed

If your association contracts with a property management company or manager, the board must confirm they're fully licensed. If their license is suspended or revoked, you can immediately end the contract. Formerly licensed individuals cannot work for or own a management firm for 10 years. Licensed managers must also maintain an online account with the Department of Business and Professional Regulation (DBPR).

Why it matters: Boards are now responsible for ongoing license verification. As your property management partner, FirstService Residential will ensure all managers are in compliance.

Milestone inspections and SIRS

Important clarifications and deadlines have been established. Requirements now apply only to buildings with three or more "habitable" stories (living, sleeping, eating, or cooking areas—garages and storage don't count).

- SIRS completion deadline: Extended to December 31, 2025.
- Local agencies must report inspection data to the state by October 1, 2025.
- Officers and directors must sign an affidavit acknowledging receipt of a completed SIRS.
- Special assessments, loans, and credit lines are permitted with member approval.

Why it matters: If your building qualifies, you have more time and funding options, but compliance remains mandatory.



Insurance requirements clarified

Every condo must carry enough property insurance to fully cover replacement costs, based on a professional appraisal updated at least every three years.

Why it matters: Make sure your association schedules new appraisals on time and keeps coverage current to meet these new requirements.

Enhanced record-keeping and transparency

Starting July 1, 2025, for condos with 150+ units and January 1, 2026 for condos with 25-149 units, your association must keep additional records and make them more accessible. These records must also be made available online, either on your website or app, within 30 days of creation:

- Meeting minutes and video recordings of meetings (for one year).
- Copies of affidavits required by Chapter 718.
- Bank statements and ledgers but these do not need to be available on the website or app.

Why it matters: Transparency rules are getting stricter. Ensure your record-keeping systems can handle these new requirements and deadlines.

Financial reports: More time, new rules

You now have up to 180 days (previously 120) after your fiscal year ends to provide the annual financial report or notice of where it's available. Reducing financial reporting now requires a majority of all voting interests (not just those present at meetings). Evidence of compliance with this delivery requirement must be made by an affidavit executed by an officer or director of the association.

Why it matters: You have more time to complete reports, but documentation requirements are stricter.





Reserve funds: More flexibility, more oversight

Reserve funding rules are evolving. Here's what's new:

- Projects costing over \$25,000 now require reserves (up from \$10,000) with inflation adjustments starting February 1, 2026.
- Reserves may be funded by assessments, loans, or credit lines.
- If your association is doing repairs called for by your recently completed milestone inspection or local government recertification requirement, you may temporarily pause reserve contributions for up to 2 years—but only with a member vote.

Why it matters: You have more funding tools and flexibility but also increased documentation requirements and decision-making responsibility. Working with our partners at FirstService Financial, we provide expert advisory services in cash management, insurance, and lending solutions to help navigate these financial responsibilities.

Registering with the DBPR

All condo associations must create an online account with the DBPR by October 1, 2025, replacing the old process of mailing or emailing information.

Once the account is created, associations will be required to submit certain details electronically, no more than once a year, unless there are changes to your contact information, which must be made within 30 days. The DBPR will give 45 days' notice before asking for any required updates.

Why it matters: This change is part of the state's push to improve communication and oversight through a more streamlined, digital process.

New rules for budget meetings and assessments

If your proposed budget raises assessments by more than 115%, you must also present a lower-budget alternative without discretionary spending. This ensures owners have choices and visibility into large increases.

Why it matters: Budget planning now requires more preparation when significant assessment increases are proposed.

Virtual meetings and electronic voting

Technology use in meetings and voting has been formalized and expanded.

Virtual meetings:

- Video conferencing (Zoom/Teams) is now formally allowed for board and membership meetings.
- Must be recorded and preserved as official records.
- Notices must include the link and physical location.
- Mutual audibility required for virtual and in-person attendees.

Electronic voting:

- If 25% of owners petition, the board must implement e-voting within 21 days.
- Email ballots must be accepted if they comply with legal format requirements, even if your association hasn't officially adopted electronic voting (though privacy may be waived).

Why it matters: These changes make meetings more accessible and give owners more voting options but require proper recording and technical setup.





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Grant money for safety upgrades

A new My Safe Florida Condominium Pilot Program offers up to \$175,000 in matching grants to qualifying buildings for storm risk improvements. To qualify:

- Your building must be at least three stories tall.
- At least 75% of owners who reside in the building must approve.
- You must be current with milestone inspections and reserves.

Why it matters: It could offset storm hardening costs, but eligibility is strict, and competition may be high. This program is effective immediately upon the Governor's signature.

Homeowners associations: Quiet year

After major reforms in 2024, lawmakers paused further changes to HOA laws this session to give the new rules time to take effect. While a few proposals were considered, none passed.

We're in this together

These changes are significant but also designed to create safer, more transparent, and better-governed communities. Board leadership is critical, and your FirstService Residential team is here to help you stay compliant.

We recommend consulting with your association attorney to further understand how these changes apply to your specific community.

As part of our promise of exceptional service to condominium and community association boards, FirstService Residential will continue to advocate before policymakers and regulators on behalf of Florida associations and keep the communities in our care updated on these legislative matters.

This summary is not intended to provide legal advice. Associations should consult their counsels on the applicability of the changes to the law to their communities.